

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David J Scharf
Debtor

Case No. 11-07546-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CKovach
Form ID: 3180W

Page 1 of 2
Total Noticed: 26

Date Rcvd: May 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2017.

db
4049148 +David J Scharf, 355 Lakeview Drive, Spring Grove, PA 17362-8454
4559934 +Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
3980160 Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
4002113 +Citi CTB, PO Box 22066, Tempe, AZ 85285-2066
3980162 +Citicorp Trust Bank, P.O. Box 6042, Sioux Falls, SD 57117-6042
4594376 +Credit Bureau of York, Inc., 33 S. Duke Street, York, PA 17401-1485
4594376 +LSF9 Master Participation Trust, c/o Caliber Home Loans, Inc., 13801 Wireless Way,
Oklahoma City, Oklahoma 73134-2500
4594377 +LSF9 Master Participation Trust, c/o Caliber Home Loans, Inc., 13801 Wireless Way,
Oklahoma City, Oklahoma 73134, LSF9 Master Participation Trust,
c/o Caliber Home Loans, Inc. 73134-2500
3980165 +Midland Credit Management Inc, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: BANKAMER.COM May 24 2017 18:53:00 BANK OF AMERICA, N.A., 2380 Performance Drive,
Richardson, TX 75082-4333
cr
EDI: AIS.COM May 24 2017 18:53:00 Midland Funding LLC by American InfoSource LP as a,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
3980159 EDI: BANKAMER2.COM May 24 2017 18:53:00 Bank of America NA, PO Box 660576,
Dallas, TX 75266-0576
3980164 EDI: IRS.COM May 24 2017 18:53:00 IRS, PO Box 21126, Philadelphia, PA 19114
4302455 EDI: AIS.COM May 24 2017 18:53:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
3980166 +E-mail/Text: bankruptcydepartment@tsico.com May 24 2017 18:55:49 NCO Fin/09,
507 Prudential Road, Horsham, PA 19044-2308
3980167 EDI: PRA.COM May 24 2017 18:53:00 Portfolio Recovery Associates,
120 Corporate Boulevard, Suite 100, Norfolk, VA 23502-4962
3988312 EDI: PRA.COM May 24 2017 18:53:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
3998080 EDI: TFSR.COM May 24 2017 18:53:00 Toyota Motor Credit Corporation, PO BOX 8026,
Cedar Rapids, IA. 52408-8026
3980168 +EDI: CITICORP.COM May 24 2017 18:53:00 Thd/cbna, P.O. Box 6497,
Sioux Falls, SD 57117-6497
3980169 +EDI: TFSR.COM May 24 2017 18:53:00 Toyota Motor Credit Co, 240 Gibraltar Road, Suite 260,
Horsham, PA 19044-2387
4231352 EDI: BL-TOYOTA.COM May 24 2017 18:53:00 Toyota Motor Credit Corporation,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4045699 EDI: VERIZONWIRE.COM May 24 2017 18:53:00 VERIZON WIRELESS, PO BOX 3397,
BLOOMINGTON, IL 61702-3397
3995218 EDI: WFFC.COM May 24 2017 18:53:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438
4031525 +E-mail/Text: kcm@yatb.com May 24 2017 18:55:01 YORK ADAMS TAX BUREAU, PO BOX 15627,
YORK PA 17405-0156
3980171 +E-mail/Text: kcm@yatb.com May 24 2017 18:55:01 York Adams Tax Bureau,
900 Biglerville Road, PO Box 4374, Gettysburg, PA 17325-4374
3980170 EDI: WFFC.COM May 24 2017 18:53:00 wffnatbank, Mac 4031-080, Des Moines, IA 50309
TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3980163 David J. Scharf, II
cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
4855305* Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
4856164* Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
3987717* +Midland Credit Management Inc, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
3980161 ##+Commercial Acceptance Company, 2 West Main Street, Shiremanstown, PA 17011-6326
TOTALS: 1, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor LSF9 Master Participation Trust
ecfmail@mw-c-law.com
Ann E. Swartz on behalf of Creditor LSF9 Master Participation Trust ASwartz@mw-c-law.com,
ecfmail@mw-c-law.com
Celine P DerKrikorian on behalf of Creditor LSF9 Master Participation Trust
ecfmail@mw-c-law.com
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Paul Donald Murphy-Ahles on behalf of Debtor David J Scharf pmurphy@dplglaw.com,
kgreene@dplglaw.com;r49534@notify.bestcase.com
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **David J Scharf**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:11-bk-07546-RNO**

Social Security number or ITIN **xxx-xx-2688**

EIN ---

Social Security number or ITIN ---

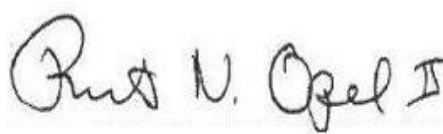
EIN ---

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David J Scharf

May 24, 2017**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: CKovach, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.